

Information to identify the case:

| | | | |
|--------------------------------|----------------------------------|--------------------------------|-------------|
| Debtor 1 | <u>Jung T Kim</u> | Social Security number or ITIN | xxx-xx-3513 |
| | First Name Middle Name Last Name | EIN | -- |
| Debtor 2 | | Social Security number or ITIN | ---- |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | -- |
| United States Bankruptcy Court | District of New Jersey | | |
| Case number: | 18-27860-JKS | | |

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Jung T Kim

12/7/18

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Jung T Kim
 Debtor

Case No. 18-27860-JKS
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 19

Date Rcvd: Dec 07, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 09, 2018.

db +Jung T Kim, 265 Highland Ave, Palisades Park, NJ 07650-1135
 cr +Wilmington Savings Fund Society, FSB, d/b/a Christ, 15480 Laguna Canyon Road, Suite 100,
 Irvine, CA 92618-2132
 517742657 +BANKAMERICA, 4909 SAVARESE CIRCLE, TAMPA, FL 33634-2413

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 08 2018 00:48:00 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Dec 08 2018 00:47:57 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235

cr +EDI: RMSC.COM Dec 08 2018 05:13:00 Synchrony Bank, c/o PRA Recievables Management, LL,
 POB 41021, Norfolk, VA 23541-1021
 517742658 EDI: BANKAMER.COM Dec 08 2018 05:13:00 BK OF AMER, PO BOX 982238, EL PASO, TX 79998
 517742659 EDI: CAPITALONE.COM Dec 08 2018 05:13:00 CAPITAL ONE, 15000 CAPITAL ONE DR,
 RICHMOND, VA 23238
 517742660 +E-mail/Text: bankruptcy@cavps.com Dec 08 2018 00:48:21 CAVALRY PORTFOLIO SERV,
 PO BOX 27288, TEMPE, AZ 85285-7288
 517742661 +EDI: CHASE.COM Dec 08 2018 05:13:00 CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850-5298
 517742663 +EDI: RCSFNBMARIN.COM Dec 08 2018 05:13:00 CREDIT ONE BANK NA, PO BOX 98875,
 LAS VEGAS, NV 89193-8875
 517742664 +EDI: DISCOVER.COM Dec 08 2018 05:13:00 DISCOVER FIN SVCS LLC, PO BOX 15316,
 WILMINGTON, DE 19850-5316
 517742665 +E-mail/Text: bankruptcy.bnc@ditech.com Dec 08 2018 00:47:25 DITECH FINANCIAL LLC,
 PO BOX 6172, RAPID CITY, SD 57709-6172
 517742666 +EDI: NAVIENTFKASMSERV.COM Dec 08 2018 05:13:00 NAVIENT SOLUTIONS INC, PO BOX 9500,
 WILKES BARRE, PA 18773-9500
 517742668 +EDI: PRA.COM Dec 08 2018 05:13:00 PORTFOLIO RECOV ASSOC, 120 CORPORATE BLVD STE 1,
 NORFOLK, VA 23502-4952
 517742670 +EDI: SWCR.COM Dec 08 2018 05:13:00 SOUTHWEST CREDIT SYSTE, 4120 INTERNATIONAL PKWY,
 CARROLLTON, TX 75007-1958
 517742671 +EDI: RMSC.COM Dec 08 2018 05:13:00 SYNCB/CAR CARE SYN CAR, PO BOX 965036,
 ORLANDO, FL 32896-5036
 517743183 +EDI: RMSC.COM Dec 08 2018 05:13:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 517742672 +EDI: TFSR.COM Dec 08 2018 05:13:00 TOYOTA MOTOR CREDIT, PO BOX 9786,
 CEDAR RAPIDS, IA 52409-0004

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517742662* +CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850-5298
 517742667* +NAVIENT SOLUTIONS INC, PO BOX 9500, WILKES BARRE, PA 18773-9500
 517742669* +PORTFOLIO RECOV ASSOC, 120 CORPORATE BLVD STE 1, NORFOLK, VA 23502-4952
 517742673* +TOYOTA MOTOR CREDIT, PO BOX 9786, CEDAR RAPIDS, IA 52409-0004

TOTALS: 0, * 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 09, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 7, 2018 at the address(es) listed below:

David Wolff dwtrustee@verizon.net, NJ50@ecfcbis.com

District/off: 0312-2

User: admin
Form ID: 318

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Total Noticed: 19

Date Rcvd: Dec 07, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Kevin Gordon McDonald on behalf of Creditor U.S. Bank N.A., successor trustee to Bank of America, N.A., successor to LaSalle Bank, N.A., as trustee, on behalf of the holders of the Washington Mutual Mortgage Pass-Through Certificates, WMALT Ser kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com

Robert P. Saltzman on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not individually but as trustee for Pretium Mortgage Acquisition Trust c/o Rushmore Loan Management Services dnj@pbslaw.org

Russell L. Low on behalf of Debtor Jung T Kim rbear611@aol.com,
ecf@lowbankruptcy.com;r57808@notify.bestcase.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5